West Virginia Standards Map: Money Nobody Taught You, Teen Edition

West Virginia Personal Finance (1451) · October 14, 2026

How this map was checked: every standard was copied word for word from the official West Virginia Department of Education document, and every claim was checked against the book text. All required parts must be met for "fully covered."

36	28	21
fully covered by a book	partially covered (needs your lesson)	not covered

36 of 85 fully covered · 28 partially · 21 not covered

Fully covered

Code	What the standard requires	Book and evidence
1451.2.4	1451.2.4 Read a pay stub and describe the different deductions.	Book 6: Reading a pay stub and deductions.
1451.2.6	1451.2.6 Explain how using payday loans can cause a cycle of debt.	Book 8: Payday debt cycle.
1451.2.7	1451.2.7 Explain how some income is reported on an IRS form W-2 and some are reported on an IRS Form 1099	Book 6: W-2 vs. 1099.
1451.3.1	1451.3.1 Research financial services provided by banking institutions.	Book 5: Bank services.
1451.3.2	1451.3.2 Explain the difference between a checking and a savings account.	Book 5: Checking vs. savings.
1451.3.5	1451.3.5 Demonstrate familiarity with online and electronic banking procedures (e.g., recurring payments, bill payments, transfers, bank statements, etc.).	Book 5: Online bill pay, transfers, statements.
1451.3.6	1451.3.6 Discuss the costs and benefits of using alternative financial services relative to traditional banking.	Books 5, 8: Payday and check cashers vs. banks.
1451.3.7	1451.3.7 Exhibit understanding of credit and/or debit cards.	Books 3, 5: Credit and debit cards.
1451.3.8	1451.3.8 Explain forms of financial exchange (cash, credit, debit, electronic fund transfer, foreign, etc.).	Book 5: Cash, credit, debit, transfers.
1451.4.1	1451.4.1 Classify expenses into needs or wants (e.g., living expenses, transportation, food, hobbies, entertainment, etc.).	Books 4, 13: Needs vs. wants.
1451.4.2	1451.4.2 Identify short-term and long-term financial goals.	Books 1, 13: Short and long goals.
1451.4.3	1451.4.3 Evaluate price, quality, product information, and payment options.	Book 13: Price, quality, info, payment.
1451.4.7	1451.4.7 Describe basic budgeting strategies including the paying yourself first strategy.	Books 1, 4: Budgeting and paying yourself first.
1451.4.8	1451.4.8 Evaluate the advantages of using budgeting tools such as spreadsheets or apps.	Book 4: Budget apps and spreadsheets.
1451.4.10	1451.4.10 Explain the method of adjusting a budget for unexpected expenses or emergencies.	Books 1, 4: Emergency adjustments.
1451.5.1	1451.5.1 Explain how a borrower’s credit score can impact their cost of credit and their ability to obtain credit.	Book 3: Score affects cost and approval.
1451.5.8	1451.5.8 Describe how failing to repay a loan can negatively impact a person’s finances and life.	Book 8: Default effects.

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Code	What the standard requires	Book and evidence
1451.5.9	1451.5.9 Enumerate the components of a credit report, how long each data type is retained, what type of organizations can review credit reports (e.g., landlords, banks, employers, insurance, cell phone, etc.), and how one's credit score can impact a person's finances and life.	Book 3: Report parts, retention, who looks.
1451.5.11	1451.5.11 Understand the importance of reviewing one's credit report and the steps to take to find and dispute errors.	Book 3: Review and dispute errors.
1451.5.12	1451.5.12 Create a plan for a person who is having difficulty repaying debt or increasing their credit score.	Book 8: Debt and score repair plan.
1451.6.1	1451.6.1 Describe how saving and investing are different.	Book 10: Saving vs. investing.
1451.6.4	1451.6.4 Explain how the savings strategy "pay yourself first" can help people achieve their saving goals.	Book 1: Pay yourself first.
1451.6.5	1451.6.5 Recognize the impact of inflation on savings.	Book 2: Inflation and savings.
1451.6.6	1451.6.6 Understand why it is important to maintain an emergency fund.	Book 1: Emergency fund.
1451.6.7	1451.6.7 Explain how external influences (e.g., peers, family, or social media) can impact personal savings decisions.	Books 4, 12: Peers and social media.
1451.6.13	1451.6.13 Describe the impact of inflation on prices over time.	Book 2: Inflation over time.
1451.6.15	1451.6.15 Discuss the pros and cons of investing in a diversified mutual fund versus investing in a small number of individual stocks.	Books 10, 14: Diversified fund vs. a few stocks.
1451.6.18	1451.6.18 Describe the advantages of investing through a tax-deferred account such as an IRA or 401(k) versus a taxable account.	Book 11: Tax-deferred 401(k) and IRA advantages.
1451.6.21	1451.6.21 Differentiate between types of insurance (e.g., homeowner's, automobile, accidental, disability, and life).	Book 9: Insurance types.
1451.6.22	1451.6.22 Explain different factors that impact insurance premiums, deductibles, and out-of-pocket costs.	Book 9: Premiums, deductibles, out-of-pocket.
1451.6.24	1451.6.24 Describe conditions under which individuals should and should not disclose their Social Security Number (SSN), account numbers, or other sensitive information.	Books 12, 3: When to share an SSN.
1451.6.25	1451.6.25 Provide examples of how online behavior, email and text message scams, telemarketers, and other methods make consumers vulnerable to privacy infringement, identity theft, and fraud and identity theft victim steps and strategies.	Books 12, 3: Scams and victim steps.
1451.6.26	1451.6.26 Recommend strategies to reduce the risk of identity theft and financial fraud.	Books 12, 3: Reducing identity theft risk.
1451.7.1	1451.7.1 Explain where income taxes are collected from and how they provide revenue for public expenses.	Book 6: Taxes fund public services.
1451.7.3	1451.7.3 Read a pay stub and describe the different tax deductions and identify what types of income are taxed.	Book 6: Pay stub taxes.
1451.7.4	1451.7.4 Analyze how different IRS Forms affect tax reporting.	Book 6: W-2, 1099, W-4 and reporting.

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Partially covered

Code	What the standard requires	Book(s)	What is missing
1451.1.1	1451.1.1 Identify different available career pathways and their educational requirements.	Book 7	Career paths; education requirements thin.
1451.1.2	1451.1.2 Analyze potential careers based on salary, stability, growth, training, and responsibilities (e.g., gig, business ownership, freelance, uber, delivery service, etc.).	Book 7	Pay and training; stability, growth and gig work thin.
1451.1.3	1451.1.3 Investigate ways to finance postsecondary education, certificates, training, armed forces, and workplace skills.	Book 8	Student loans; other ways to pay not taught.
1451.1.5	1451.1.5 Analyze the relationship between careers, education, pay, and unemployment.	Book 7	Education and pay; unemployment thin.
1451.1.10	1451.1.10 Contextualize the minimum and median wage in your state.	Books 6, 7	Minimum wage named; state median wage not covered.
1451.2.1	1451.2.1 Differentiate between sources of income (e.g., wage, salary, rents, entrepreneurship, disability, business profits, retirement, investments).	Books 6, 10	Wages, salary, investment income; rents and business profit thin.
1451.2.3	1451.2.3 Complete the IRS employment forms.	Book 6	W-4 explained; completing forms not done.
1451.2.5	1451.2.5 Differentiate between gross, net, and taxable income.	Book 6	Gross vs. net; taxable income thin.
1451.3.3	1451.3.3 Prepare bank account documents (e.g., checks deposit/withdraw slips, endorsements, etc.).	Book 5	Endorsing checks; deposit slips thin.
1451.3.9	1451.3.9 Explain the time value of money.	Book 10	Starting early; time value of money not named.
1451.4.4	1451.4.4 Understand the influences on spending and practices of a wise consumer who knows consumer rights and responsibilities (financial constraints, personal preferences, unique needs, peer pressure, warranties, specials, and advertising).	Books 12, 13	Ads, peer pressure, specials; warranties and consumer rights thin.
1451.4.5	1451.4.5 Analyze the pros and cons of buying versus renting/leasing.	Book 13	Buy vs. rent; leasing thin.
1451.4.9	1451.4.9 Construct, utilize, and monitor a budget to allocate current income to necessary and desired spending including estimates for both fixed and variable expenses.	Book 4	Budget for needs and wants; fixed vs. variable not named.
1451.5.2	1451.5.2 Explain key components of the Fair Credit Reporting Act and how it impacts lenders and borrowers and identify the primary organizations that maintain and provide consumer credit reports.	Book 3	Bureaus and free reports; FCRA details thin.
1451.5.3	1451.5.3 Explain how credit card grace periods, methods of interest calculation, payments, and fee affect borrowing.	Book 3	Interest, payments, fees; grace period and interest methods thin.
1451.5.4	1451.5.4 Give examples of unsecured and secured loans.	Book 8	Secured debt named; examples thin.
1451.5.5	1451.5.5 Differentiate adjustable rate and fixed rate loans (e.g., balloon payments, mortgages, etc.).	Book 13	Fixed vs. adjustable mortgages.

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Code	What the standard requires	Book(s)	What is missing
1451.5.6	1451.5.6 Identify and analyze examples of loans with various down payment scenarios, the effect on loans, and repayment motivation incentives.	Book 13	Down payment effects.
1451.5.7	1451.5.7 Calculate how much an auto loan will cost given special offers as well as standard factors such as down payment, APR, and term.	Book 13	Car loan cost; APR, term, deals thin.
1451.6.2	1451.6.2 Compare the features of regular savings accounts, money market accounts, and CDs.	Book 5	Savings and CDs; money market not taught.
1451.6.3	1451.6.3 Select a preferred location for a savings account based on a comparison of interest rates and fees at different types of financial instructions.	Book 5	Comparing fees; rate-shopping thin.
1451.6.8	1451.6.8 Identify strategies to manage psychological and emotional obstacles of saving.	Book 1	Saving habits; emotional obstacles thin.
1451.6.9	1451.6.9 Find the current rate paid on CDs at a bank and calculate the expected real rate after inflation.	Books 2, 5	Real return after inflation; CD rates thin.
1451.6.11	1451.6.11 Investigate the long-run average rates of returns on small company stocks, large company stocks, corporate bonds, and Treasury bonds.	Book 10	Long-run stock returns; categories not compared.
1451.6.16	1451.6.16 Explain how target date retirement funds reallocate investments over time to meet their investment objectives.	Book 11	Target-date funds named.
1451.6.19	1451.6.19 Investigate the contribution limits and tax advantages of a traditional IRA versus a Roth IRA.	Book 11	Roth vs. traditional; limits thin.
1451.6.20	1451.6.20 Analyze the conditions under which it is appropriate for young adults to have life, health, and disability insurance to prevent risk, liabilities, and/or loss.	Book 9	Health and life for young adults; disability thin.
1451.7.2	1451.7.2 Identify which level(s) of government typically receive(s) the tax revenue for income taxes, payroll taxes, property taxes, and sales taxes.	Book 6	Federal income and payroll; property and sales tax levels thin.

Teach it: fill the gap in 10 minutes

One discussion question and one no-prep activity for each partly covered standard, tied to the pages cited above.

1451.1.1 · Book 7
Ask: Book 7 shows career paths. What education does each need?
10 min: Students list three careers and the education or training each requires.

1451.1.2 · Book 7
Ask: Book 7 shows pay and training. What about stability, growth and gig work?
10 min: Students rate two careers on salary, stability, growth and training.

1451.1.3 · Book 8
Ask: Book 8 covers student loans. What other ways pay for training?
10 min: Students list grants, scholarships, work-study and employer help.

1451.1.5 · Book 7
Ask: Book 7 shows education and pay. How does education change unemployment?
10 min: Students compare pay and unemployment by education level from data provided.

1451.1.10 · Books 6, 7
Ask: Books 6 and 7 name the minimum wage. What is the median wage in our state?
10 min: Students look up the state minimum and median wage and compare them to a monthly budget.

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1451.2.1 · Books 6, 10
Ask: Books 6 and 10 show wages and investment income. What about rent and business profit?
10 min: Students sort income examples into wages, salary, rent, profit and investment.

1451.2.3 · Book 6
Ask: Book 6 explains the W-4. Can you fill it out?
10 min: Students complete a sample W-4 and I-9 with made-up data.

1451.2.5 · Book 6
Ask: Book 6 shows gross vs. net pay. What is taxable income?
10 min: Students compute gross, taxable and net income from a made-up stub.

1451.3.3 · Book 5
Ask: Book 5 shows endorsing checks. What about deposit slips?
10 min: Students fill out a deposit slip, a withdrawal slip and an endorsement.

1451.3.9 · Book 10
Ask: Book 10 shows starting early. Why is money today worth more?
10 min: Students compare $100 now vs. later at a given rate.

1451.4.4 · Books 12, 13
Ask: Books 12 and 13 show ads and pressure. What about warranties and consumer rights?
10 min: Students list spending influences and one right and warranty question for a purchase.

1451.4.5 · Book 13
Ask: Book 13 compares buying and renting. Where does leasing fit?
10 min: Students list pros and cons of buying, renting and leasing.

1451.4.9 · Book 4
Ask: Book 4 shows a budget for needs and wants. Which costs are fixed or variable?
10 min: Students build and monitor a budget with fixed and variable lines.

1451.5.2 · Book 3
Ask: Book 3 shows bureaus and free reports. What does the FCRA require?
10 min: Students list three FCRA rights and how they help a borrower.

1451.5.3 · Book 3
Ask: Book 3 shows interest and fees. What is a grace period?
10 min: Students explain a grace period and compute one month of interest.

1451.5.4 · Book 8
Ask: Book 8 names secured debt. Can you give examples?
10 min: Students list three secured and three unsecured loans.

1451.5.5 · Book 13
Ask: Book 13 compares fixed and adjustable mortgages. What is a balloon payment?
10 min: Students compare fixed, adjustable and balloon loans.

1451.5.6 · Book 13
Ask: Book 13 shows down payment effects. How does a bigger one change the loan?
10 min: Students compare monthly payment and total interest with 5% vs. 20% down.

1451.5.7 · Book 13
Ask: Book 13 shows car loan costs. How do special offers compare?
10 min: Students compute total cost for a 0% offer vs. a cash rebate with a standard rate.

1451.6.2 · Book 5
Ask: Book 5 shows savings and CDs. What is a money market account?
10 min: Students compare savings, money market and CDs.

1451.6.3 · Book 5
Ask: Book 5 compares fees. Where would you open a savings account?
10 min: Students compare two banks on rate, fees and access and choose.

1451.6.8 · Book 1
Ask: Book 1 shows saving habits. What feelings get in the way?

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10 min: Students list two emotional obstacles and one strategy each.

1451.6.9 · Books 2, 5
Ask: Books 2 and 5 show real return after inflation. What do CDs pay now?
10 min: Students find a current CD rate and compute the expected and real return.

1451.6.11 · Book 10
Ask: Book 10 shows long-run stock returns. How do categories compare?
10 min: Students compare long-run returns of small stocks, large stocks, bonds and cash.

1451.6.16 · Book 11
Ask: Book 11 names target-date funds. How do they change over time?
10 min: Students sketch a target-date fund's mix at 25, 45 and 65.

1451.6.19 · Book 11
Ask: Book 11 compares Roth and traditional IRAs. What are the limits?
10 min: Students compare tax advantages and look up the current contribution limit.

1451.6.20 · Book 9
Ask: Book 9 covers health and life insurance for young adults. When is disability insurance worth it?
10 min: Students judge which insurance a young worker needs and why.

1451.7.2 · Book 6
Ask: Book 6 shows federal income and payroll taxes. Who gets property and sales taxes?
10 min: Students match taxes to the level of government that receives them.

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Not covered

Code	What the standard requires
1451.1.4	1451.1.4 Examine and understand financial aid opportunities (e.g., FASFA, SAI, state and local scholarships or grants, etc.).
1451.1.6	1451.1.6 Discuss traditional and non-traditional roles in the workforce.
1451.1.7	1451.1.7 Develop a resume showing skills, experiences, and education that can be used when applying for a job, scholarship, or college.
1451.1.8	1451.1.8 Differentiate between hard and soft skills.
1451.1.9	1451.1.9 Demonstrate interview skills and workplace expectations.
1451.1.11	1451.1.11 Explain the benefits of joining a professional organization and identify professional organizations that could help you grow in your career related to its costs.
1451.1.12	1451.1.12 Discuss how state unemployment programs can help reduce economic hardship caused by job losses during a recession or pandemic.
1451.2.2	1451.2.2 Explain the difference between earned and unearned income.
1451.3.4	1451.3.4 Reconcile a bank statement and maintain financial records.
1451.3.10	1451.3.10 Compare the costs of cashing a check with various third parties, such as banks or credit unions, check cashing services and retail outlets.
1451.4.6	1451.4.6 Explain how having a system for financial record keeping can make it easier to make financial decisions.
1451.4.11	1451.4.11 Identify specific steps one should take when researching charitable/non-profit organizations and the benefits of philanthropy.
1451.5.10	1451.5.10 Compare what happens if a borrower fails to make required payments on a secured loan, such as an auto loan or a home mortgage, versus failing to pay with a credit card account.
1451.5.13	1451.5.13 Describe the purpose of bankruptcy laws.
1451.5.14	1451.5.14 Investigate the effects of bankruptcy on assets, employment, and future access to credit.
1451.6.10	1451.6.10 Explain why bonds are longer maturities generally earn a higher return than short-term bonds.
1451.6.12	1451.6.12 Explain why the expected rate of return on a value stock or mutual fund is likely to be lower than that of a growth stock or mutual fund.
1451.6.14	1451.6.14 Predict what could happen to the price of the stock if new information is reported about the company or its products.
1451.6.17	1451.6.17 Compare tax rates paid on interest income versus short- and long-term capital gains.
1451.6.23	1451.6.23 Research the funding structure for state-, federal-, and government-based insurance programs and whom they cover.
1451.7.5	1451.7.5 Complete a 1040 Tax Form.

Texas details in the books

The series is set in Fort Worth, Texas. West Virginia teachers may want to point out these local differences.

• Book 6: "Texas doesn't have a state income tax." West Virginia does have a state income tax, so students could take away the wrong idea; correct it in class.

• Book 9: "In Texas, most employers can choose not to carry workers' comp." That opt-out is Texas-only; in West Virginia employers generally must carry it.

• Books 12 and 14: fraud reporting names the Texas State Securities Board and Texas Attorney General; West Virginia readers would use their own state securities regulator and attorney general.

• Book 15: will rules cite the Texas Estates Code (e.g. witness age, handwritten wills, transfer-on-death deed); West Virginia law differs in places.

• Book 11, Ch. 12 (p. 151 digital / p. 84 print): custodial account age "in Texas that is generally 21"; West Virginia may use a different age.

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• West Virginia has a state income tax; Book 6's "Texas has no state income tax" line would mislead.

Source: https://wvde.us/media/8432/personal-finance-criteriaxlsx

Questions or corrections: Email support.

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